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## NOTICE OF ALLOWANCE AND FEE(S) DUE

6147 7590 08/07/2009

GENERAL ELECTRIC COMPANY  
GLOBAL RESEARCH  
PATENT DOCKET RM. BLDG. K1-4A59  
NISKAYUNA, NY 12309

EXAMINER

VEZERIS, JAMES A

ART UNIT

PAPER NUMBER

3693

DATE MAILED: 08/07/2009

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/781,871

02/20/2004

Piero Patrone Bonissone

141121-6

5127

TITLE OF INVENTION: SYSTEMS AND METHODS FOR MULTI-OBJECTIVE PORTFOLIO ANALYSIS AND DECISION-MAKING USING VISUALIZATION TECHNIQUES

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	11/09/2009

**THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.**

**THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.**

### HOW TO REPLY TO THIS NOTICE:

#### I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

**IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.**

# **PART B - FEE(S) TRANSMITTAL**

**Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE  
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or Fax (571)-273-2885**

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

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GLOBAL RESEARCH  
PATENT DOCKET RM. BLDG. K1-4A59  
NISKAYUNA, NY 12309**

## **Certificate of Mailing or Transmission**

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/781,871 02/20/2004 Piero Patrone Bonissone 141121-6 5127

**TITLE OF INVENTION: SYSTEMS AND METHODS FOR MULTI-OBJECTIVE PORTFOLIO ANALYSIS AND DECISION-MAKING USING VISUALIZATION TECHNIQUES**

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	11/09/2009

EXAMINER	ART UNIT	CLASS-SUBCLASS
VEZERIS, JAMES A	3693	705-036000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.  
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 \_\_\_\_\_  
(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 \_\_\_\_\_  
3 \_\_\_\_\_

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee  
☐ Publication Fee (No small entity discount permitted)  
☐ Advance Order - # of Copies \_\_\_\_\_

4b. Payment of Fee(s); (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.  
☐ Payment by credit card. Form PTO-2038 is attached.  
☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number \_\_\_\_\_ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature \_\_\_\_\_

Date \_\_\_\_\_

Typed or printed name \_\_\_\_\_

Registration No. \_\_\_\_\_

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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NISKAYUNA, NY 12309

EXAMINER

VEZERIS, JAMES A

ART UNIT

PAPER NUMBER

3693

DATE MAILED: 08/07/2009

## Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 966 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 966 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

<b>Notice of Allowability</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	10/781,871	BONISSONE ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	JAMES A. VEZERIS	3693	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to an after final amendment dated 7/2/2009.
2. ☒ The allowed claim(s) is/are 1,5-8,14,15,17,20,21,26 and 33-35.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All    b) ☐ Some\*    c) ☐ None    of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_.
  - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_.

**Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |  |   |
|--|---|
| 1. <input type="checkbox"/> Notice of References Cited (PTO-892)   | 5. <input type="checkbox"/> Notice of Informal Patent Application                     |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                       | 6. <input type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date ____. |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),<br>Paper No./Mail Date ____     | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment                   |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance  |
|  | 9. <input type="checkbox"/> Other ____.   |

/JAMES A VEZERIS/  
Examiner, Art Unit 3693

/James A. Kramer/  
Supervisory Patent Examiner, Art Unit 3693

### **Detailed Action**

The following communication is in response to a telephone interview on 7/8/09 between the Examiner and Attorney Peter Rashid.

### **Status of Claims**

Claims 1, 5-8, 14-15, 17, 20-21, 26, and 33-35 are currently pending. Claims 5, 7-8, 17, and 20 are previously presented. Claims 6 and 21 are original.

The terminal disclaimer filed on 5/13/2009 disclaiming the terminal portion of any patent granted on this application which would extend beyond the expiration date of 10/390689 has been reviewed and is accepted. The terminal disclaimer has been recorded.

### **Allowable Subject Matter**

Claims 1, 5-8, 14-15, 17, 20-21, 26, and 33-35 are allowed, subject to an examiner's amendment described bellow.

### **EXAMINER'S AMENDMENT**

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Peter Rashid on 7/8/2009.

**THE APPLICATION HAS BEEN AMENDED AS DETAILED IN FOLLOWING PAGES:**

**Claim 1.**

A computer-implemented method for multi-objective investment portfolio analysis and decision-making using visualization techniques the method sequentially comprising:

generating in a computing system on a processor a non-dominated solution set comprising an efficient frontier in an original portfolio performance space having at least three-dimensions of risk and return measures, each point in the original portfolio performance space representing a non-dominated solution, the non-dominated solution set generated using one of an evolutionary algorithm and optimization processing;

imposing in the computing system on the processor a sequence of user-specified constraints in either the original portfolio performance space or a portfolio configuration space containing portfolio allocations to reduce the non-dominated solutions in the non-dominated solution set to an initial solution subset, each solution in the initial solution subset representing a portfolio allocation;

executing in the computing system on the processor a sequence of Pareto filters in a user-specified order on regions of a lower dimensional portfolio performance space containing a lower dimensional projection of one of the non-dominated solution set and the initial solution subset to produce a resulting solution subset having a fewer number of points than the initial solution subset; and

applying preferences on the resulting solution subset to produce a final selection, the final selection being used in investment decisions.

**Claim 34.**

A program storage device readable by a machine, tangibly embodying a program of instructions executable by the machine to perform method steps for multi-objective investment portfolio analysis and decision-making using visualization techniques, the method steps comprising:

generating a non-dominated solution set comprising an efficient frontier in an original portfolio performance space having at least three-dimensions of risk and return measures, each point in the original portfolio performance space representing a non-dominated solution, the non-dominated solution set generated using one of an evolutionary algorithm and optimization processing;

imposing a sequence of user-specified constraints in either the original portfolio performance space or a portfolio configuration space containing portfolio allocations to reduce the non-dominated solutions in the non-dominated solution set to an initial solution subset, each solution in the initial solution subset representing a portfolio allocation;

executing a series of Pareto filters in a user-specified order on regions of a lower dimensional portfolio performance space containing a lower dimensional projection of one of the non-dominated solution set and the initial solution subset to produce a resulting solution subset having a fewer number of points than the initial solution subset; and

applying, after the resulting solution subset has been produced, additional user-specified constraints to the resulting solution subset to produce a final selection, the final selection being used in investment decisions.

**Claim 35.**

A computer-implemented method for multi-objective investment portfolio analysis and decision-making using visualization techniques, the method sequentially comprising:

- generating in a computing system on a processor a non-dominated solution set comprising an efficient frontier in an original portfolio performance space having at least three-dimensions of risk and return measures, each point in the original portfolio performance space representing a non-dominated solution, the non-dominated solution set generated using either an evolutionary algorithm or optimization processing;

- imposing in the computing system on the processor a sequence of user-specified constraints in at least one of the original portfolio performance space and a portfolio configuration space containing portfolio allocations to reduce the non-dominated solutions in the non-dominated solution set to an initial solution subset, each solution in the initial solution subset representing a portfolio allocation; and

- executing in the computing system on the processor a series of Pareto filters in a user-specific order on regions of a lower dimensional portfolio performance space containing a lower dimensional projection of one of the non-dominated solution set and the initial solution subset to produce a resulting solution subset having a fewer number of points than the initial solution subset, the resulting solution subset being used in investment decisions; and

- wherein the executing the sequence of Pareto filters is performed in performance configuration space; and

- wherein after executing the sequence of Pareto filters in performance configuration space, the method further includes the steps of:



applying in the computing system on the processor portfolio configuration metrics based on a plurality of asset allocations in a portfolio; and  
comparing in the computing system on the processor portfolio configuration metrics between a plurality of portfolios.

### **Reasons for Allowance**

The closest prior art that the examiner has been able to locate is Chakraborty et al, U.S. PG-Pub 2004/0186804. Chakraborty provides methods for generating solution sets based on an efficient frontier in multiple dimensions. Chakraborty further teaches imposing constraints on the portfolio to reduce the solution sets.

While Chakraborty is similar to the instant application in many aspects, there are clear patentable distinctions. Initially, Chakraborty does not teach using Pareto filters. Chakraborty's method uses user-specified constraints instead of Pareto filters to limit the space. In the present invention however, there is the additional constraint of utilizing Pareto filters to limit performance and configuration space.

Secondly, Chakraborty does not teach using an evolutionary algorithm nor optimization processing. As stated above, Chakraborty showing generating solution sets based on an efficient frontier in multiple dimensions and limiting them according to user specified constraints.

### **The following is a formal statement of reasons for allowance:**

Claims 1, 26, 34, and 35 are allowed because the best prior art of record, Chakraborty, alone or in combination, neither discloses nor fairly suggest the limitations, in a method, system, and associated computer readable medium, multi-objective

Art Unit: 3693

investment portfolio analysis and decision-making using visualization techniques, sequentially comprising:

*generating a non-dominated solution set comprising an efficient frontier in an original portfolio performance space having at least three-dimensions of risk and return measures, each point in the original portfolio performance space representing a non-dominated solution, the non-dominated solution set generated using one of an evolutionary algorithm and optimization processing;*

*imposing a sequence of user-specified constraints in either the original portfolio performance space or a portfolio configuration space containing portfolio allocations to reduce the non-dominated solutions in the non-dominated solution set to an initial solution subset, each solution in the initial solution subset representing a portfolio allocation;*

*executing a series of Pareto filters in a user-specified order on regions of a lower dimensional portfolio performance space containing a lower dimensional projection of one of the non-dominated solution set and the initial solution subset to produce a resulting solution subset having a fewer number of points than the initial solution subset; and*

*applying, after the resulting solution subset has been produced, additional user-specified constraints to the resulting solution subset to produce a final selection, the final selection being used in investment decisions.*

Claims 5-8, 14-15, 17, 20-21, and 33 are also allowable for the same reason discussed above, in that they are dependent on allowed Claims 1, 26, 34, and 35. As a final matter any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee and; to avoid processing delays, should preferably accompany the issue fee. Such submission should be clearly labeled "Comments on Statement of Reasons for Allowance."

### **Conclusion**

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAMES A. VEZERIS whose telephone number is

Art Unit: 3693

(571)270-1580. The examiner can normally be reached on Monday-alt. Fridays  
7:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on 571-272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/James A. Kramer/  
Supervisory Patent Examiner, Art Unit 3693

/JAMES A VEZERIS/  
Examiner, Art Unit 3693

7/13/2009